

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: YOLONDA N. WATTS AKA YOLONDA UMARU AKA YOLONDA WATTS-UMARU Debtor	Case No. 21-13015-mdc
Freedom Mortgage Corporation, Movant	Chapter 13
vs. YOLONDA N. WATTS AKA YOLONDA UMARU AKA YOLONDA WATTS-UMARU TARIQ UMARU (NON-FILING CO-DEBTOR) Respondent	11 U.S.C. §362 and §1301

**CERTIFICATION OF DEFAULT**

**BROCK AND SCOTT, PLLC**, attorneys for Movant, hereby certifies that the above-captioned Debtor has failed to comply with the terms of the Stipulation approved by the U.S. Bankruptcy Judge on April 8, 2022.

In accordance with the terms of said Stipulation agreed to by the parties, the Automatic Stay is hereby lifted as to permit Movant to proceed with their State Court remedies upon Debtor's failure to cure the default.

/s/Andrew Spivack  
Andrew Spivack, PA Bar No. 84439  
Matt Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
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*Philadelphia Division*

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Freedom Mortgage Corporation, Movant	Chapter 13
vs.	
YOLONDA N. WATTS AKA YOLONDA UMARU AKA YOLONDA WATTS-UMARU TARIQ UMARU (NON-FILING CO-DEBTOR), Debtor	11 U.S.C. §362 and §1301

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Certification Of Default has been electronically served or mailed, postage prepaid on this day to the following:

YOLONDA N. WATTS  
642 WATERVIEW LANE  
PHILADELPHIA, PA 19154

TARIQ UMARU (NON-FILING CO-DEBTOR)  
955 TAYLOR DR  
FOLCROFT, PA 19032

BRAD SADEK, Debtor's Attorney  
Sadek and Cooper  
1315 WALNUT ST STE 502  
PHILADELPHIA, PA 19107

KENNETH E. WEST, Bankruptcy Trustee

1234 Market Street  
Suite 1813  
Philadelphia, PA 19107

Office of the U.S. Trustee, US Trustee  
Robert N.C. Nix Federal Building  
Suite 300  
Philadelphia, PA 19107

January 9, 2023

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

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